



Our operational updates in July-August 2025

Some services will be temporarily unavailable from 31 July (15:00) to 5 August 2025 as we make important operational updates to our platforms and systems to serve you better. To make your experience as seamless as possible, please refer to the FAQs listed below:

- ◆ FAQs for customers with individual policies, including HSBC Life Shield
- ◆ FAQs for customers on a corporate health plan who use the HSBC Life SG app
 - Note: The operational updates do not impact customers using the Benefits Hub app or other apps for their insurance.

FAQs for customers with individual policies

Impacted areas	Before system downtime
General	<p>Is there anything I need to do before the system downtime?</p> <p>Yes, please refer to the below guide:</p> <p>1. For customers with outstanding premiums due between 31 July and 5 August 2025:</p> <ul style="list-style-type: none"> ◆ Please make payment via the HSBC Life Payment portal before 31 July 2025, as the portal will be temporarily unavailable during our system downtime. Alternatively, you may make payment via AXS stations or DBS/POSB internet banking. ◆ If your GIRO deduction is scheduled on 2 August 2025, we will postpone your deduction to 7 August 2025. Please maintain sufficient funds in your bank account for the scheduled deduction. Your insurance coverage will not be impacted. <p>2. For HSBC Life SG app / portal users:</p> <ul style="list-style-type: none"> ◆ If your policy provides you an e-health card, please take a screenshot of your e-health card from the app before 31 July 2025 so you can continue to enjoy cashless panel clinic visits during the system downtime. ◆ If you have claims in draft status in the app or portal, please complete and submit your claims before 31 July 2025.
Claims submissions	<p>Can I continue working on my claims (that were in draft status) in the HSBC Life SG app after the system downtime?</p> <p>All claims in draft status will be removed from the HSBC Life SG app during the system downtime. To avoid losing your claims, please submit them before 31 July 2025 at 15:00.</p>
Impacted areas	During system downtime
GP/doctor visits	<p>Can I access my e-health card from the HSBC Life SG app?</p> <p>No, you will not be able to log on to the app to access your e-health card during the system downtime. Prior to 31 July 2025, please take a screenshot of your e-health card from the HSBC Life SG app and present the image to the clinic during your visit.</p> <p>If you do not have the screenshot available, you can still receive medical services by paying out-of-pocket and filing for claims reimbursement (as long as the benefit is covered under your policy) when the app becomes available on 5 August 2025. If you are a Shield policyholder, you will need to show your e-</p>

	health card screenshot to enjoy preferential rates for GP visits. Alternatively, you may use the cashless telemedicine consultation service if your policy offers it.												
GP/doctor visits	<p>I don't know which e-health card I have. How do I find the correct panel clinic list on the HSBC Life website?</p> <p>Go to our website at www.hsbclife.com.sg and:</p> <ul style="list-style-type: none">◆ Select 'Help' > 'Quick Links' > 'Clinic List' > choose the e-health card that you hold; or◆ Go to your respective health plan product page > go to 'Documents' > download panel clinic listing.												
Medical teleconsultation services	<p>Can I use teleconsultation services during the system downtime?</p> <p>Yes, if your policy is eligible for teleconsultation benefit*, you may continue to access the service as per usual via the telemedicine apps.</p> <p>* For eligible GlobalCare plans, the teleconsultation benefit is on a reimbursement basis and not claimable via the HSBC Life SG app. Please download the claims form from our website and submit your claim to GlobalCareSG@ixchange.com.sg.</p>												
Letter of Guarantee (LOG)	<p>Will I be able to request for Letter of Guarantee (LOG)?</p> <p>Yes, our LOG service will be available during this period. Please contact the following hotline numbers to request for LOG:</p> <table><tr><th>Policy</th><th>Hotline number</th><th>Email</th></tr><tr><td>HSBC Life Shield - Admissions to private hospitals / clinics</td><td>(65) 6342 5292</td><td>admin@hsbclifeshield.com.sg</td></tr><tr><td>HSBC Life Shield - Admissions to public hospitals</td><td colspan="2">You may continue to request for eLOG (waiver of deposit LOG) from the Business Office at the respective public hospitals.</td></tr><tr><td>HSBC Life International Exclusive</td><td>(65) 6664 0860</td><td><ul style="list-style-type: none">◆ benefitshub@alliancemedinet.com (for admissions in Singapore)◆ hsbclifehealthops@emaglobal.com.sg (for admissions outside of Singapore)</td></tr></table>	Policy	Hotline number	Email	HSBC Life Shield - Admissions to private hospitals / clinics	(65) 6342 5292	admin@hsbclifeshield.com.sg	HSBC Life Shield - Admissions to public hospitals	You may continue to request for eLOG (waiver of deposit LOG) from the Business Office at the respective public hospitals.		HSBC Life International Exclusive	(65) 6664 0860	<ul style="list-style-type: none">◆ benefitshub@alliancemedinet.com (for admissions in Singapore)◆ hsbclifehealthops@emaglobal.com.sg (for admissions outside of Singapore)
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	HSBC Life SmartCare Executive	(65) 6664 0860	benefitshub@alliancemedinet.com
	HSBC Life SmartCare Optimum Enhanced		
	HSBC Life GlobalCare	(65) 6812 3774	GlobalCareSG@ixchange.com.sg
Policy details	<p>How can I see my policy benefits without the HSBC Life SG app and portal?</p> <p>To ensure you can view your policy benefits during this period, you may wish to take a screenshot of your policy details from the HSBC Life SG app or portal before the system downtime.</p> <p>You may also call our Customer Care Hotline at (65) 6880 4888 between 09:00 and 17:00 from Monday to Friday (excluding public holidays).</p>		
Document Portal	<p>My Document Portal link is no longer valid. How else can I access my policy documents?</p> <p>You may access your policy documents through the HSBC Life SG app (when the app is available). Alternatively, you may contact our Customer Care team at (65) 6880 4888 between 09:00 and 17:00 from Monday to Friday (excluding public holidays) or email us at cc.life@mail.life.hsbc.com.sg to receive a copy of the document.</p>		
Policy payment services	<p>How can I make payment for my policy premiums?</p> <p>To view payment options, please visit our website at www.hsbc.life and select 'Help' > 'Make a payment'.</p>		
Policy payment services via GIRO	<p>My GIRO deduction for August is scheduled on 2 August 2025. Will it be processed as usual?</p> <p>In light of our system downtime, your GIRO deduction will be postponed to 7 August 2025. Please maintain sufficient funds in your bank account for the scheduled deduction. Your insurance coverage will not be impacted due to the change of deduction date</p>		
Claims submissions	<p>How can I submit my claims if the HSBC Life SG app and portal are unavailable?</p> <p>Please hold on to all documents for your claim submissions. You will be able to submit your claims once the app and portal become available on 5 August 2025.</p>		

Claims status	How can I check my claims status? If you are using the HSBC Life SG app, you may check your claims status once the app is back online on 5 August 2025. Users of other apps such as Benefits Hub may continue to use their apps as usual.																	
ILP policy requests	How can I submit policy change requests for my investment-linked plan (ILP)? You may make policy change requests by filling out the forms available on our website at www.hsbclife.com.sg and selecting 'Help' > 'Forms and documents' > choose your policy. <div> <div>◆ To perform fund switch or premium redirection, fill out and submit (via post / email) the 'Investment-linked policy fund switching form for Non-Financial Advisers'.</div> <div>◆ To request for partial/full withdrawal of funds, fill out and submit (via post / email) the 'Request for partial or full withdrawal and policy surrender form'.</div> </div> Submission instructions are available on the respective forms.																	
ILP/ Shield transactions	How will the system downtime impact my Shield and ILP requests? We will temporarily pause the processing of policy requests in the time leading up to the system downtime and will resume after our system update is complete. To ensure your transactions are completed before our system downtime, please fill in and submit your transaction requests by the submission deadlines stated below. All requests received after these dates will be processed after we complete the system update on 5 August 2025.																	
	<table border="1"> <thead> <tr> <th>Policy</th><th>Policy transaction</th><th>Funds</th><th>Submission deadlines (before 14:30)</th><th>Additional notes</th></tr> </thead> <tbody> <tr> <td rowspan="3">Investment-linked plans (ILPs)</td><td rowspan="3">Fund switch</td><td>1. Goldman Sachs Emerging Mkts CORE Equity (USD) Funds</td><td>22 July 2025</td><td rowspan="3">For ILP requests, please be assured that we will honour fund prices based on the date we receive the request. This will apply if all requirements are met, and the necessary documentation is received.</td></tr> <tr> <td>2. FAM Global Opportunities Plus Fund (USD)</td><td></td></tr> <tr> <td>Other funds</td><td>23 July 2025</td></tr> </tbody> </table>				Policy	Policy transaction	Funds	Submission deadlines (before 14:30)	Additional notes	Investment-linked plans (ILPs)	Fund switch	1. Goldman Sachs Emerging Mkts CORE Equity (USD) Funds	22 July 2025	For ILP requests, please be assured that we will honour fund prices based on the date we receive the request. This will apply if all requirements are met, and the necessary documentation is received.	2. FAM Global Opportunities Plus Fund (USD)		Other funds	23 July 2025
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		Other funds	23 July 2025															

		Top up requests (CPF-OA)	-	22 July 2025	-
		Surrender / Withdrawal / Top up	Fortress fund	23 July 2025	-
			1. Goldman Sachs Emerging Mkts CORE Equity (USD) Funds	25 July 2025	-
			2. FAM Global Opportunities Plus Fund (USD)		
			Other funds	28 July 2025	-
	HSBC Life Shield	Reinstatement	-	18 July 2025	-
		Change plan	-	18 July 2025	-
		Switch insurer	-	24 July 2025	-
Policy transactions (excluding ILP and Shield)	How will the system downtime impact my requests for non-Shield / non-ILP policies (e.g. whole life plan)? All other policy servicing transactions will be processed as per usual.				
Impacted areas	After system downtime				
HSBC Life SG app	I'm having issues logging on to the HSBC Life SG app. Who can I contact? After trying your new default password, you may contact our Customer Care Hotline at (65) 6880 4888 between 09:00 and 17:00 from Monday to Friday (excluding public holidays).				
Claims submissions	Why can't I find my draft claims (that were saved as drafts) in the HSBC Life SG app? Unsubmitted claims were not saved during the system downtime. We apologise for any inconvenience caused. Please create and submit a new claim.				
Claim history	I have the HSBC Life SmartCare Executive / HSBC Life SmartCare Optimum Enhanced / HSBC Life International Exclusive policy. How can I access my past health claims from the HSBC Life SG app if I'm no longer using the app?				



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FAQs for customers on a corporate health plan using the HSBC Life SG app

Impacted areas	Before system downtime
HSBC Life SG app / portal	<p>Is there anything I need to do on the HSBC Life SG app before the system downtime?</p> <p>Yes, please do the following:</p> <ul style="list-style-type: none"> ◆ Take a screenshot of your e-health card from the app before 31 July 2025 so you can continue to enjoy cashless panel clinic visits during the system downtime. ◆ If you have claims in draft status in the app or portal, please complete and submit your claims before 31 July 2025. ◆ If you have scheduled hospital admissions between 31 July and 5 August 2025, please reach out to us by 23 July 2025 to request for a LOG.
Claims submissions	<p>Can I continue working on my claims (that were in draft status) in the HSBC Life SG app after the system downtime?</p> <p>All claims in draft status will be removed from the HSBC Life SG app during the system downtime. To avoid losing your claims, please submit them before the scheduled system downtime on 31 July 2025 at 15:00.</p>
Impacted areas	During system downtime
GP/doctor visits	<p>Can I access my e-health card from the HSBC Life SG app?</p> <p>No, you will not be able to log on to the app to access your e-health card during the system downtime. Prior to 31 July 2025, please take a screenshot of your e-health card from the HSBC Life SG app and present the image to the clinic during your visit.</p> <p>If you do not have the screenshot available, you can access our teleconsultation services on a cashless basis via the Doctor Anywhere app if your policy offers it. Alternatively, you can still receive medical services by paying out-of-pocket and filing for claims reimbursement when the app is back online on 5 August 2025.</p>
GP/doctor visits	<p>I don't know which e-health card I have. How do I find the correct panel clinic list on the HSBC Life website?</p> <p>You can go to our website at www.hsbclife.com.sg and:</p> <ul style="list-style-type: none"> ◆ Select 'Help' > 'Quick Links' > 'Clinic List' > choose the e-health card that you hold; or

	<p>◆ Go to your respective health plan product page > go to 'Documents' > download panel clinic listing.</p>												
Medical teleconsultation services	<p>Can I use teleconsultation services during the system downtime?</p> <p>Yes, if your policy is eligible for teleconsultation benefit, you may continue to access the service as per usual through the Doctor Anywhere app. Please check your policy benefits to see if you are eligible.</p>												
Letter of Guarantee (LOG)	<p>Will I be able to request for Letter of Guarantee (LOG)?</p> <p>Yes, please reach out to our 24/7 LOG service via the contact details below:</p> <table><tr><th>Policy</th><th>Hotline number</th><th>Email</th></tr><tr><td>HSBC Life Benefits+ (HSBC Life SG app users)</td><td>(65) 6880 4888</td><td><p>◆ hc.log@mail.life.hsbc.com.sg (during office hours between 09:00 and 17:00 from Monday to Friday)</p><p>◆ hsbclifehealthops@emaglobal.com.sg (after office hours)</p></td></tr><tr><td>HSBC Life Benefit+ International</td><td>(65) 6664 0860</td><td><p>◆ benefitshub@alliancemedinet.com (for admissions in Singapore)</p><p>◆ hsbclifehealthops@emaglobal.com.sg (for admissions outside of Singapore)</p></td></tr><tr><td>HSBC Life Benefits+ Business</td><td>(65) 6664 0860</td><td>benefitshub@alliancemedinet.com</td></tr></table>	Policy	Hotline number	Email	HSBC Life Benefits+ (HSBC Life SG app users)	(65) 6880 4888	<p>◆ hc.log@mail.life.hsbc.com.sg (during office hours between 09:00 and 17:00 from Monday to Friday)</p> <p>◆ hsbclifehealthops@emaglobal.com.sg (after office hours)</p>	HSBC Life Benefit+ International	(65) 6664 0860	<p>◆ benefitshub@alliancemedinet.com (for admissions in Singapore)</p> <p>◆ hsbclifehealthops@emaglobal.com.sg (for admissions outside of Singapore)</p>	HSBC Life Benefits+ Business	(65) 6664 0860	benefitshub@alliancemedinet.com
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Claims submissions	<p>What will happen if I submit my claim late due to the HSBC Life SG app being unavailable?</p> <p>You will receive a notification prompt that it's a late claim submission (i.e. the claim was submitted over 30 days after your medical visit) but rest assured that your claims submission will still be reviewed. We will contact you if we need additional supporting documents.</p>
Claims submissions	<p>Why can't I find my draft claims (that were saved as drafts) in the HSBC Life SG app?</p> <p>Unsubmitted claims were not saved during the system downtime. We apologise for any inconvenience caused. Please create and submit a new claim.</p>
Claim history	<p>I am covered under my company's HSBC Life Benefits+ International policy. How can I access my past health claims from the HSBC Life SG app if I'm no longer using the app?</p> <p>You may call our Customer Care Hotline at (65) 6880 4888 between 09:00 and 17:00 from Monday to Friday (excluding public holidays).</p>